

100

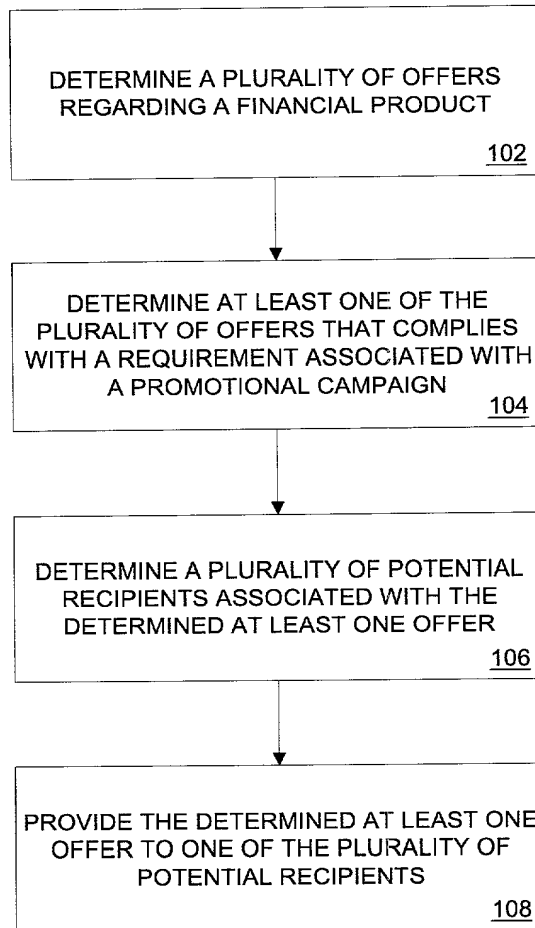



FIG. 1

140

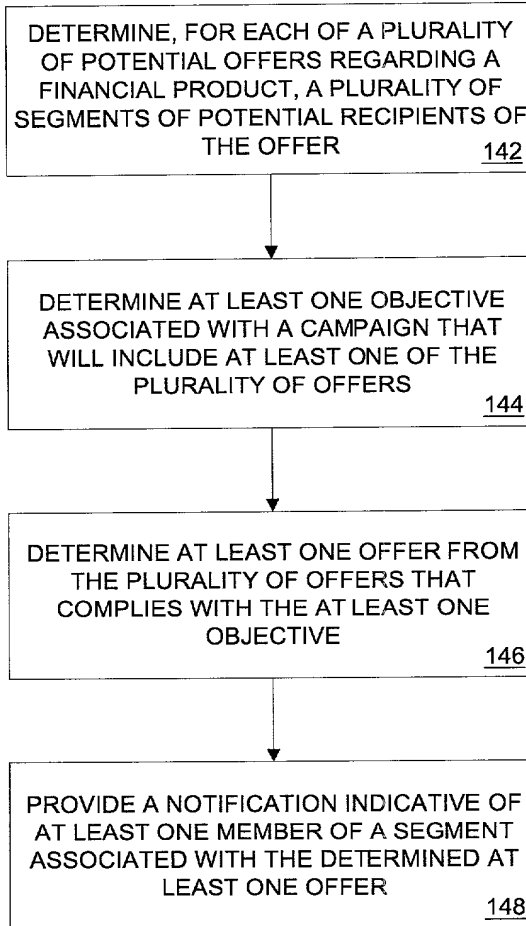


FIG. 2

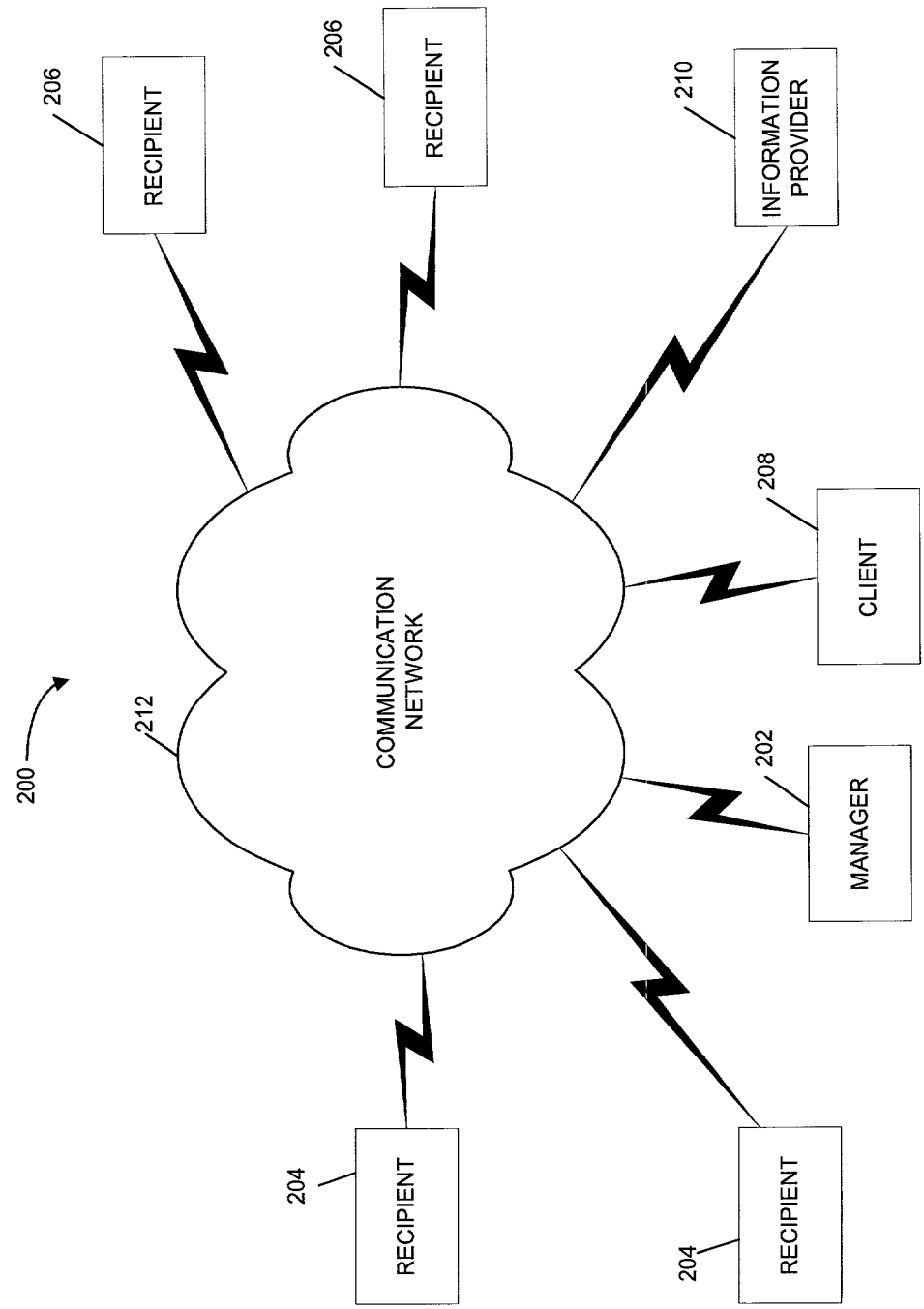


FIG. 3

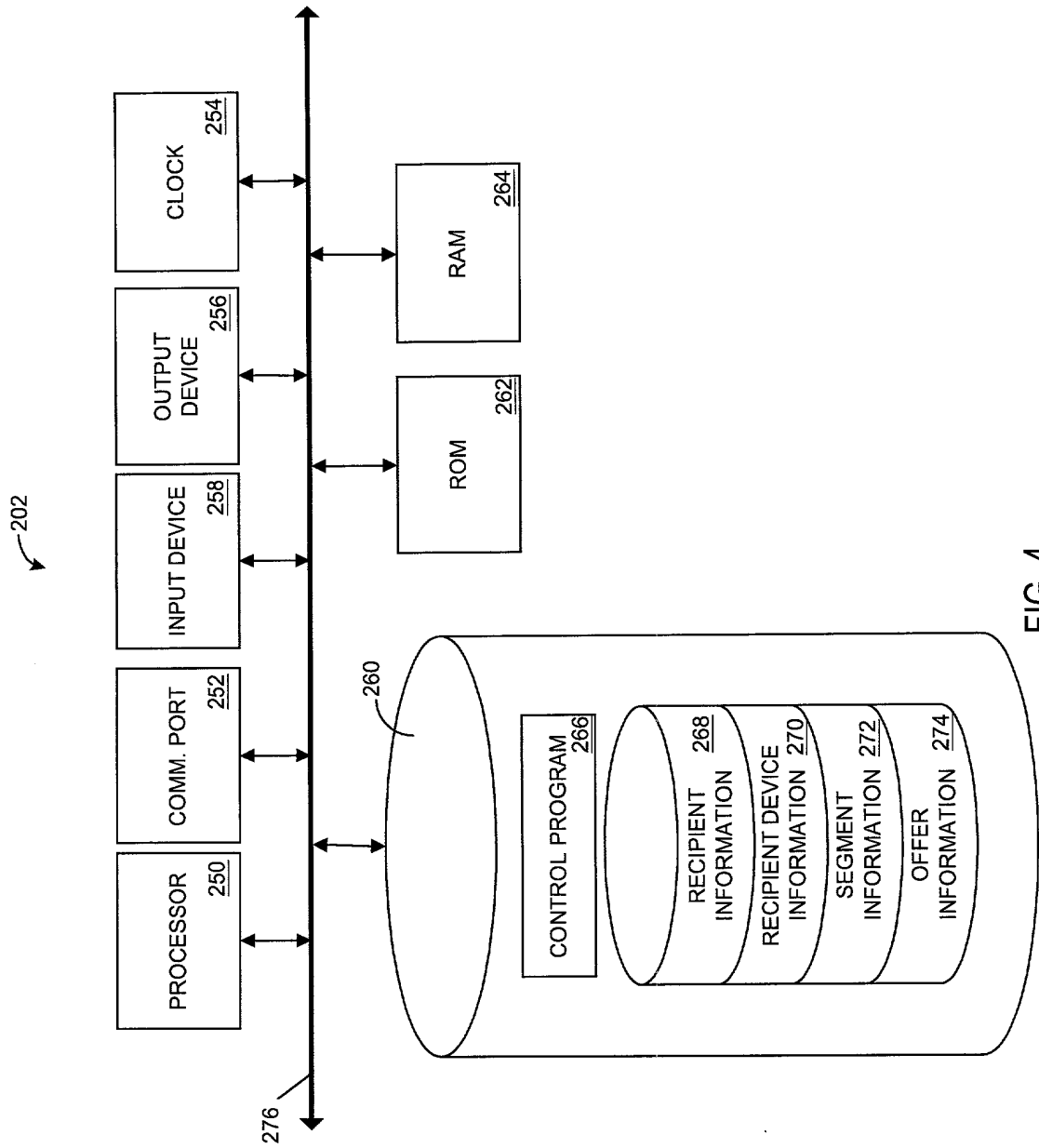


FIG. 4

300

RECIPIENT IDENTIFER <u>302</u>	RECIPIENT NAME <u>304</u>	ASSOCIATED ACCOUNT IDENTIFER <u>306</u>	AGE <u>308</u>	ANNUAL INCOME <u>310</u>	ASSOCIATED SEGMENT IDENTIFIER <u>312</u>
R-1312991	ROBERT JONES	A-67184	28	\$34,000	S-61230
R-5741045	SUSAN JACKSON	A-20351	43	\$78,000	S-84178
R-7890441	WILLIAM SMITH	A-49101	33	\$55,000	S-45013

FIG. 5

400

RECIPIENT DEVICE IDENTIFIER 402	RECIPIENT DEVICE DESCRIPTION 404	ASSOCIATED RECIPIENT IDENTIFIER 406
RD-4568	MODEL 42 PERSONAL DIGITAL ASSISTANT	R-5741045
RD-7139	X09W33 PERSONAL COMPUTER	R-1312991
RD-9047	G7 CELLULAR PHONE	R-7890441

FIG. 6

500

SEGMENT IDENTIFIER 502	ASSOCIATED RECIPIENTS 504	ASSOCIATED OFFER 506
S-45013	R-3459110 R-5019066 R-7890441 . . .	O-A
S-61230	R-1312991 R-2091015 R-2761574 . . .	O-B
S-84178	R-4092288 R-5741045 R-6018911 . . .	O-A

FIG. 7

600

OFFER IDENTIFIER 602	OFFER DESCRIPTION 604	ASSOCIATED FINANCIAL PRODUCT 606	ASSOCIATED SEGMENTS AND RESPONSE RATES 608
O-A	LETTER PROMOTING CREDIT CARD REISSUE	F-8173	S-45013 / 11.7% S-45014 / 6.5% S-45015 / 4.1% S-45016 / 1.7% . . .
O-B	LETTER PROMOTING TEN PERCENT OFF ON PURCHASES MADE WITH CREDIT CARD PLUS CREDIT CARD REISSUE	F-1903	S-61230 / 15.3% S-61231 / 8.3% S-61232 / 5.4% S-61233 / 3.2% S-61234 / 1.9% . . .
O-C	EMAIL MESSAGE PROMOTING TEN PERCENT OFF PURCHASES MADE WITH CREDIT CARD	F-4025	S-84178 / 21.3% S-84179 / 11.2% S-84180 / 3.1% . . .

FIG. 8

FIG. 9

700

FINANCIAL PRODUCT IDENTIFIER 702	ASSOCIATED RECIPIENTS 704	FINANCIAL PRODUCT DESCRIPTION 706
F-1903	R-1312991 R-2091015 R-2761574 . . .	BIGCO BRANDED CREDIT CARD HAVING A 19.5% ANNUAL INTEREST RATE
F-4025	R-4092288 R-5751045 R-6018911 . . .	ACMECO BRANDED CREDIT CARD HAVING AN 18.5% ANNUAL INTEREST RATE
F-8173	R-3459110 R-5019066 R-7890441 . . .	BIGBANK BRANDED CREDIT CARD HAVING A 12.5% INTEREST

FIG. 9

800

ACCOUNT IDENTIFIER	ASSOCIATED RECIPIENT IDENTIFIER	ASSOCIATED FINANCIAL PRODUCT	MONTHS SINCE LAST SALE WITH ACCOUNT	AVERAGE DAILY BALANCE DURING PREVIOUS MONTH	NUMBER OF SALES TRANSACTIONS IN LAST THREE MONTHS
802	804	806	808	810	812
A-20351	R-5741045	F-4025	1	\$76.20	13
A-49101	R-7890441	F-8173	0	\$43.25	5
A-67189	R-1312991	F-1903	3	\$125.00	8

FIG. 10